



CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed March 13, 2023

A handwritten signature in black ink, appearing to read "Scott W. Everett".

United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

In Re: DERRICK LONDON

Case # 19-31875-SWE-13

Chapter 13

Debtor

JUDGE SCOTT W. EVERETT

**ORDER FINDING, DEEMING AND DETERMINING MORTGAGE TO BE CURRENT, OR  
DELINQUENT IN THE AMOUNT SET FORTH IN TRUSTEE'S  
"NOTICE OF AMOUNT DEEMED NECESSARY TO CURE"**

Pursuant to Local Bankruptcy Rule 3002-2(b), the Chapter 13 Trustee filed and served his "Notice of Amount Deemed Necessary to Cure" ("Notice") (Docket# 56 ), on the below named mortgage creditor. Such Notice contained negative notice language as authorized by Local Bankruptcy Rule 9007-1, informing the mortgage creditor of their obligation to file and serve a Response within 60 days, or else the information contained in the Notice would be deemed unopposed and/or undisputed.

The Mortgage Creditor:

- Filed a timely Response, disputing in whole or in part the amounts set forth in the Trustee's Notice.

The Debtor:

- Did not file a Reply and is wholly defaulted. Therefore, the amounts set forth in the Creditor's Response are deemed correct and the amounts are approved.

**THEREFORE, IT IS ORDERED** that as of **11/22/2022**, the principal amount due on any pre-petition and/or post-petition home mortgage arrearage claim by the below named mortgage creditor to be paid by the Trustee is as follows:

<u>MORTGAGE CREDITOR/HOLDER</u>	<u>PRE/POST</u>	<u>COURT CLAIM #</u>	<u>TRUSTEE CLAIM #</u>	<u>AMOUNT</u>
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**IT IS FURTHER ORDERED** that except as otherwise provided hereinabove, the **HOME MORTGAGE REGULAR MONTHLY PAYMENT** on the mortgage held by US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, which is not being paid by the Chapter 13 Trustee is DELINQUENT \$2,585.60 as of 01/20/2023.

**IT IS FURTHER ORDERED** that the above named creditor shall be precluded from asserting any other pre-petition (cure) amounts or post-petition arrearages that allegedly accrued before the date of the Notice, 11/22/2022, in any Contested Matter or Adversary Proceeding in this case, or in any other manner, matter, or forum after a discharge in this case, unless the Court determines, after notice and a hearing that the failure to timely file a Response was substantially justified or is harmless.

**IT IS FURTHER ORDERED** that as of Date of Notice the DEBTOR(S) PLAN PAYMENT DELINQUENCY WAS **\$5,727.29**.

**### End of Order ###**

Approved by:

/s/ Tom Powers  
Standing Chapter 13 Trustee  
State Bar No. 16218700  
105 Decker Ct  
Suite 1150 11th Floor  
Irving, TX 75062  
(214) 855-9200  
Fax: (214) 965-0758  
Email: tomp@dallasch13.com